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ABSTRACT

The Adult Education Outreach Program in Monangalia County was designed to meet an apparent need and assess the feasibility of developing similar programs in other areas of West Virginia. Goals and assessment of success were based on these four research questions: (1) Will adults who need skills in solving consumer problems avail themselves of the program?: (2) Will basic attitudes and behavior of adults be changed by participation in a mini-course?: (3) Can a reliable method of evaluation be developed to measure learning of adults with widely diverse abilities and backgrounds?: (4) How can the results obtained from the research project be utilized to develop outreach programs throughout the state? Consumer programs were initiated in senior citizen groups, homemakers clubs, community churches, adult classes following extensive publicizing through various media. Problems encountered included lack of valid evaluation techniques as well as physical problems affecting attendance (weather, illness). It was found that an informal atmosphere was necessary for the best program presentation and that the program focus should incorporate individual experiences and problems. Group interests varied with the age of the group. (Appended are educational materials, publicity efforts, behavioral objectives, and tests in various areas of interest.) (FP)

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DESCRIPTIVE REPORT

Project Number: BVTAE-76-WV79-E-8

Period: September 1, 1978 to August 31, 1979

Name of Institution: Monongalia County Vocational Technical Center

Title of Project: Demonstration of Consumer Education Programs for Adults

Name of Project Director: Ray M. Kesler

U.S. DEPARTMENT OF HEALTH EDUCATION & WELFARE NATIONAL INSTITUTE OF EDUCATION

OE022572

Submitted by: Betty Pitrolo, Coordinator

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I. Introduction

It is an undisputed fact that consumers must be knowledgeable, skillful and very shrewd to function effectively in today's society. The marketplace is bewildering to most of us for primarily three reasons: the vast number and complexity of products and services available, the sophisticated advertising techniques used and the many modes of mass communication employed to reach the public. The distant, impersonal seller-buyer relationship often leaves the uninformed consumers at a distinct disadvantage. Consequently, it is important that everyone develop skill in making wise consumer decisions.

All purchases, even poor ones, determine what is available in the marketplace; in the long run the economy reflects the standards set by the consuming public. Although everyone functions as a consumer throughout life, few are adequately trained for the job. Often the individuals who experience the most difficulty are those least prepared or equipped to cope with the problem - the elderly, low income, fixed income, single parent and disadvantaged adult.

The Adult Consumer Education Outreach Program in Monongalia County was designed to meet an apparent need and assess the feasibility of developing similar programs in other areas of West Virginia.

The degree of success will be determined by the answers obtained to four basic research questions.

1. Will adults who need skills in solving consumer problems avail themselves of the program?
2. Will basic attitudes and behavior of adults be changed by participation in a mini-course?
3. Can a reliable method of evaluation be developed to measure learning of adults with widely diverse abilities and backgrounds?
4. How can the results obtained from the research project be utilized to develop outreach programs throughout the State?

II. Major Activities and Accomplishments

Several methods of contacting individuals and organizing classes proved successful during the year. The senior citizen groups throughout Monongalia County were most approachable and cooperative. The usual procedure was to attend a regular meeting to present a brief introduction to the consumer program. The membership then decided whether they wished to participate on a continuous basis. It was imperative that the individuals actually chose to become involved; otherwise, the results would have been meaningless. Many senior centers decided to participate; a few did not. In two instances new groups resulted when a person attending one session requested a presentation at another senior center.

Communication with several club presidents brought positive results from two Homemakers' Clubs and Parents Without Partners. These groups contained many young parents; several were working mothers, who were the sole support for their families.

Ministers in rural areas were another rewarding contact. One program that developed was held in the community church at evening sessions. The participants of each group always selected the time and location. In this particular case, evening meetings meant two families could attend (mother, father and children), which otherwise would not have been possible.

Several community adult classes were visited to explain the consumer program. This resulted in a series of presentations being given to a group attending weekly "Mother's Day Out" classes. All members of this group were young mothers in the low-income level who could participate in the recreational/educational program because a free child care facility was provided.

Individuals in rural areas who were not "joiners" presented a challenge. One such group had only one thing in common. They all obtained reading material through the Outreach Program of the Morgantown Library. Names and addresses were obtained from the library and each individual was contacted by phone. Informal meetings

were then arranged with those who had voiced an interest (often held in individual homes). A consumer program materialized and eventually expanded to include other people in the community.

A cooperative education instructor requested a series of classes for her senior students just before graduation. The boys and girls were encouraged to select the consumer topics they wished to discuss. This same procedure was used with all participants in the program. (The checklist used is found on page 25 of the appendix).

There were several requests for specific presentations from various social and educational organizations during the year. These were given primarily to publicize the program and make contacts that could result in new groups.

The total attendance for the year was 1289 (962 females, 327 males). The smallest group contained four people. The largest audience was 128. An accompanying map of Monongalia County (p. 24) shows the approximate location of the groups.

The following topics were selected by the participants.

Frauds and Schemes
Warranties and Guarantees
Food Purchasing
Savings and Investments
Health Care and Insurance Needs
Wills and Estate Planning
Consumer Rights and Responsibilities
Budgeting and Comparison Shopping
Credit - Its Use and Misuse
A Place To Live
Transportation Needs
Consumer Choices - Advertising

Professionals contacted were most generous with their time and knowledge and contributed much to the program. Two deserve special recognition for their efforts: Judy Humphries, Assistant Prosecuting Attorney and Consumer Specialist, who discussed consumer rights and responsibilities and Sam Stone, lawyer and CPA, who spoke on wills and estate planning.

III. Problems

Evaluation techniques were a persistent problem throughout the year. A comprehensive pre and post questionnaire was tried but soon discarded. Many reasons for this were:

1. It was too lengthy.
2. The people attending the program changed and many groups increased in size, necessitating administration of the questionnaire each session. This took time and attention away from the main purpose of the meeting.
3. Reading ability of participants varied greatly, both in comprehension and speed.
4. Men invariably handed the questionnaire to the "little woman" to fill out.
5. Response was very negative in some instances. Many objected to being asked to answer any questions, even though they were to remain anonymous.

An alternate method proved more satisfactory; short questionnaires given at the beginning and end of each session, covering only the specific topic that was discussed. Even this form had to be used with discretion; with very large groups it was not feasible. Reliance upon these questionnaires as the only measurement of success or actual learning would be presumptious. The results could be useful in combination with more positive evidence of change, such as feedback, increased participation, expansion of program and follow-up observations. (Examples of questionnaires are included in appendix pp. 27 to 30).

Factors quite unrelated to the program did cause real problems. The severe winter weather forced cancellation of many sessions and reduced attendance at others. Family illness, especially that of children; deaths in the family or neighborhood; economic difficulties and emotional problems were factors that directly affected participation. In one instance, a very conscientious and reliable group had poor representation at one evening session. Later it was revealed that a neighbor had died and everyone attended the viewing that particular evening. In the confusion the consumer program was completely

forgotten.

One of the most frustrating problems was to attempt to reach a certain segment of the population and fail completely. This happened with the college group. Sessions were organized and publicized repeatedly, but to no avail.

IV. Significant Findings, Events or Products

Many people who live in rural areas, those in the low income group and/or those educationally disadvantaged are often skeptical of any "outsider" or new experience that might be available. They may be very hesitant about becoming committed and demand much evidence of sincerity. It is imperative, therefore, that a rapport be established with these people before any progress can be expected. The idea must come across: "We have common problems; let us see if we can come up with some answers." Never can the attitude be conveyed that "I am an expert and I've come to tell you how you should live your life."

A very informal atmosphere is desirable during the sessions, under most circumstances. It is best for the instructor to sit with the participants rather than stand before them in the typical teacher-student relationship. Many of these individuals have only negative memories of formal educational experiences. Such seemingly insignificant things as mannerisms, dress, vocabulary, friendliness may determine success or failure with a particular group.

It is most important to express interest in their personal problems and experiences. Adequate time must be allowed for becoming acquainted, eating together, hearing the latest gossip and looking at family photos. Remembering names of participants (even their family members) is important. This can be simplified by keeping a daily log or diary to jot down the information and consulting it before classtime. The more the instructor can indicate a genuine interest in the group, the more success can be anticipated.

Any request for attention, assistance or advice, however trivial it may seem, must be given serious consideration. Caution must be

exercised, however, to avoid making their decisions or getting involved in personal disputes. This can prove to be an excellent opportunity to teach problem solving in a way they can understand.

When the testing period is over and the instructor has been fully accepted, the relationship can often progress to the point of complete faith and confidence. The instructor will be consulted about matters quite unrelated to consumer education and the participants will unquestionably accept any information they are given.

One significant discovery is the fact that it becomes progressively easier to interest people in the program as time passes. Undoubtedly, it requires several months of aggressive recruitment before a program becomes established well enough to stand on its own merit. Sometimes it even takes months before an individual or group will respond to publicity. An example of the above is a request received on March 28, 1979 for a presentation, in response to a newspaper article on October 23, 1978 and a radio appearance on November 6, 1978.

A definite pattern is evident in regard to topic selection by various age groups. The younger adults seek information about budgeting, transportation, a dwelling and use of credit. The senior citizens, on the other hand, wish to know about health care, supplemental insurance, social security, wills and food purchasing. One can conclude that interest is greatest when an immediate need for the information is felt.

An experience with one of the groups emphasizes this point. The members had not selected wills as a topic of interest (majority were young or middle aged). When one couple became involved in the settlement of a family estate they came to class demanding the subject be taught immediately.

All age groups show an avid interest in consumer rights and responsibilities and frauds and schemes. Possibly this is a sign of the times.

One project or product that was developed and used in several food presentations was a cost comparison survey of various processed forms of a food item - in this particular case, potatoes. People

found the results both interesting and shocking. A copy is included in the appendix (p. 32).

A research paper was written on mail order supplemental health insurance and sent to people working directly with senior citizens in Monongalia County. Several copies were sent to other interested individuals. It is found on pages 34 to 39.

V. Dissemination Activities

Many methods were employed to publicize the program; some proved quite successful, others got poor response.

First, a poster was displayed in various community buildings and business establishments throughout the county. Brochures, which described the program in some detail, were placed in a pocket affixed to each poster. These brochures were also sent to many civic, educational and social clubs and used the entire year as a "calling card " (p. 12).

Personal contact with involved, influential people throughout the county proved one of the best ways to get started in communities. Many of these were discussed in Section I. In addition to those mentioned, postmasters or postmistresses and principals of rural schools were most helpful.

Articles about the program have appeared regularly in the daily newspaper, community publications and twice in the college paper. Some of these are found in the appendix (pp. 13, 14, 15, 16, 17).

Radio was a very useful form of communication. An interview on a local talk show eventually resulted in a contact. Public service announcements about specific meetings were valuable, especially during the winter months.

Fliers were occasionally distributed through local grade schools to announce particular meetings. Examples of these are on pages 20, 21, 22.

Sending personal letters to the members of an established group was one method of informing participants of future meetings (p. 19). Telephone calls were also used for this purpose.

A description of the program appears in the West Virginia Appropriate Technology Directory of 1979 (p. 18).

VI. Forms

The basic research questions and behavorial goals (p. 26) guided development of the program and assessment of progress.

The questionnaires were some help in measuring effectiveness.

Information concerning each session was recorded on the teacher class report (p. 31).

Details about the participants were also given on Adult Education Class Data forms.

VII. Conclusion

To assess the degree of success of the Consumer Education Outreach program, conclusions are based on the original research questions that gave direction and guidance during the year.

1. Will adults who need skills in solving consumer problems avail themselves of the program?

A concerted effort was made to involve the elderly, low income, fixed income, single parent and disadvantaged adult. The majority of those who participated were in these groups.

The program was taken to the people, anywhere and anytime that was convenient for them. Participants were always encouraged to bring children and friends; a family dog was even included in one group. Mining communities and remote rural areas were canvassed to recruit members. Ministers and postmistresses/postmasters were extremely helpful when making contacts in these communities. Many of the people did respond and participate. The number was less than desired, but it was considered encouraging for the first year of a program.

A segment of the population, who were not "joiners," remained unapproachable. Many of these undoubtedly were in real need of assistance with consumer problems.

From comments overheard or voiced during discussions, it was evident that a large number of participants were in financial straits. Many of the younger individuals were overextended creditwise, some were unemployed, a few were on welfare and food stamps; a number of senior citizens subsisted only on social security, some of these got supplemental security income.

2. Will basic attitudes and behavior of adults be changed by participation in a mini-course?

The true measure of success of any educational program is positive change in attitude and behavior of the students involved. Many recorded incidents indicate that such changes are taking place. Following are illustrations of this.

A presentation on budgeting prompted a lively discussion on methods of handling the weekly paycheck. One young woman remarked, "We just spend until it's gone." Another asked in a perplexed tone, "What do you do if you can't talk about money with your husband? We have many fights because he spends the money before he ever gets it home on payday."

The following week the young woman having the communication problem announced jubilantly, "Me and Bob talked it over and we're going to try a budget. We didn't even fight when we talked, either." The other remarked, "I'm going to try after my husband goes back to work. We're just living on food stamps now."

After any discussion of frauds and schemes or consumer rights, telephone calls increased substantially. These often concerned questionable mail order offers. One example was a genecological search for family "roots." The husband was ready to send his twenty dollars; the wife, who was a member of the consumer program, insisted on investigating the company thoroughly first. Another concerned supplemental insurance. This one prompted the research project (pp. 34 to 39).

A couple of calls were about exorbitant utility bills. Of course, there was little to do but listen and sympathize. This seemed

to be adequate, however. Some pamphlets dealing with meter reading, big energy users, monitoring energy use and rate schedules for local utility companies were sent to them.

An individual who was told about the program sought guidance in making a consumer complaint. The problem was finally resolved to the satisfaction of the young woman. She continued to call repeatedly to express gratitude for the assistance given.

A few remarks made by the members indicated that the consumer program was serving a need others could not fulfill. Two groups vetoed the suggestion that an insurance representative be invited to discuss insurance needs. They stated emphatically that the instructor would give a broader interpretation and have no ulterior motive.

The following comments indicated some individuals found the program of value. "We're sorry to hear you won't have the program next year." "This county sure needs a program like yours." "This is the best thing I have seen. Why can't the kids in school get this stuff."

3. Can a reliable method of evaluation be developed to measure learning of adults with widely diverse abilities and background?

The pencil and paper evaluation finally accepted as most useful still contained many imperfections. The validity and reliability of a four or five item test was questioned. Also, the time span between administration of the pre and post test was relatively short to measure true retention of knowledge.

Special attention was given to vocabulary in construction of the questionnaires and most groups experienced no difficulty. In some instances, however, the instructor saw need to read each item to the participants.

Very few individuals objected to the short questionnaire type of evaluation that required only check marks and no signature.

Despite the apparent shortcomings, the positive results obtained from the questionnaires proved valuable in assessing effectiveness of teaching methods and learning.

4. How can the results obtained from the research project be utilized to develop outreach programs throughout the state?

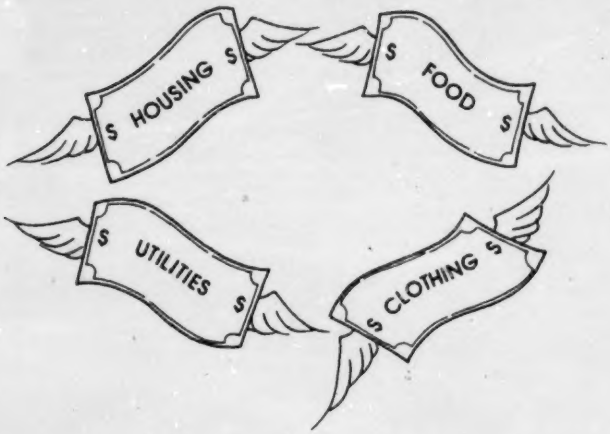
Several factors suggest that the time might be right for an extensive adult consumer education program in West Virginia.

* The age of affluence is ended.
* An increasing number of people realize that learning and adjustment must and can be a lifelong process.
* There is less reluctance on the part of adults to engage in educational pursuits.
* There is growing acceptance of the belief that people can direct and control their lives.
* The consumer movement is experiencing relative success. Many are demonstrating the power of informed consumers.
* There is some evidence that handing money to people in economic need does not alleviate their problems. They must be taught how to use it properly to fulfill their needs.
* Adult consumer education classes have been approved for reimbursement by the State Department of Education.

Hopefully, this Outreach Consumer Education Project will stimulate interest throughout West Virginia in establishing similar programs. Any request for reimbursement for a program should be directed to the State Department of Education, Bureau of Vocational, Technical and Adult Education on Form VEA-10. It is advisable to furnish justification by including an outline of course content for the proposed class. If the program is approved for reimbursement the present hourly rate is $9.00 per teaching hour.

APPENDIX

FIGHT INFLATION



DON'T DESPAIR

WANT TO

capture more of those fleeing dollars? Learn to be a careful consumer.

-HOW-

Form a group of concerned friends and neighbors (or join an existing group.)

-THEN-

Call Monongalia County Vocational Technical Center (292-3361).
Mrs. Betty Pitrolo is coordinator of the Consumer Education Program.

-DETAILS-

1. There is no charge for the program.
2. Meeting place can be decided by the group members. We will bring the program to you.
3. Meetings can be scheduled at a time suitable to the group.
4. Topics of discussion can be selected by the group to meet their needs.
5. Possible topics:
   - Budgeting
   - Comparison shopping
   - Consumer rights and responsibilities
   - Understanding warranties and guarantees
   - Savings and investments
   - Insurance
   - Wills
   - Energy conservation

Appeared in Sunday,
October 22, 1978
Dominion Post

Monongalia offers consumer classes on saving dollars

With the dollar slipping through our fingers faster every day, almost everyone seems interested in learning how to save a buck.

And Betty Pitrolo, who heads the Monongalia County Vocational Technical Center's Consumer Education Program, thinks she can offer some help to those trying to hang onto those pennies.

The consumer program is new to Monongalia County this year. Mrs. Pitrolo said the county offered a similar program last year, but this is a new one based partially on last year's.

Funding comes from the federal government, through the state Department of Education and Marshall University, the program head explains.

Starting officially on Sept. 1, the program still needs groups interested in learning about budgeting, comparison shopping, consumer rights and responsibilities, understanding warranties and guarantees, savings and investments, insurance, wills, energy conservation and other topics that can be selected by the group.

Mrs. Pitrolo said one group wanted to learn more about pre-payment for funerals. Several hours of discussion was devoted to the subject, and "we learned a great deal," she noted.

Meetings can be scheduled at a time suitable to the group. "Usually, I like to have two-hour meetings because they seem to be the best," Mrs. Pitrolo said. Generally, 30 hours with a group seems to cover materials of interest.

The meeting place is arranged by the group seeking the sessions. Any kind of group can hold such meetings. Although senior citizens' groups have been receiving most of the present meetings, Mrs. Pitrolo said she wants to involve more groups.

"We would like to reach young families because of the many decisions about money that they have to make. Middle-aged groups also need assistance in handling such things as consumer affairs questions," she said.

Her overriding concern is to reach all members of the community who wish to learn how to solve economic and consumer problems.

Those interested in scheduling a program can do so by contacting Mrs. Pitrolo at the Vo-Tech Center, 292-3361. The coordinator of the program said this is the only program of its magnatude in the state.

Mrs. Pitrolo believes "education is a life-long process" and that the average person can dictate through buying habits "what goes on the shelves."

She would like to reach outlying communities in the county. Many of these persons won't travel into town for such a meeting, so meetings can be scheduled in the communities during the day or evening.

Center offers free consumer education

By LAURA JURIGA
Athenaeum Staff Writer

Students may learn about money management and related topics through a free Consumer Education Program offered by Monongalia County Vocational-Technical Center.

"The Consumer Education Program is an outreach program designed to go into the community, if necessary, to teach various topics of interest, stated Betty Pitrolo, coordinator of Adult Consumer Education.

"The classes include such things as helping people understand wills, savings, budgeting, and insurance," she continued. "We can help people learn how to work within the limit of their resources which, for students, can be very beneficial." She added that the program is offered to any group. There is no size requirement; there have been groups of only four people or as many as 100 who have reaped the benefits of consumer education.

"It is up to the group whether the course is to be taught at the Vo-Tech Center," Pitrolo contended. "Many meetings can be arranged in the home for a more informal atmosphere. It is not necessary to develop a traditional teacher-student atmosphere to participate in more of the class."

"We have conducted classes in dorm rooms and living rooms as well as at the center,"she continued. "I really feel that students should look at consumer education, as they are consumers and will be getting out of college and into the working world sooner than they realize."

According to Pitrolo, it has been very easy to contact the elderly and get them involved, as well as the middle-aged. However, there are less young people than she would like to see that are asking for the program.

"The program is a free service," she stressed. "It was funded in conjunction with Marshall University and the federal government.

In addition to the Consumer Education Program, the Vo-Tech Center offers additional courses such as auto mechanics and typing. However, a sum of approximately $15 per semester for two night classes per week is charged. There is also a nine-week program that runs five days per week for $37.50.

The new Center opened this past Fall. It serves the three area high schools (Clay Batelle, Morgantown and University) as well as offering courses to the general public.

Additional information on free consumer education can be obtained by calling 292-3361.

New center added to rural program

The new Canyon Senior Citizens Center has become the seventh to join the Rural Senior Center Program.

Although the group has been meeting for the past few months, this is the first month as part of the Recreation Commission's program.

It will be receiving its wooden sign and some funding to help with recreational expenses.

Betty Pittrolo, a home economist from the Vocational-Technical Center will provided the program for its January meeting.

Meetings at the Canyon center will be on the first Thursday of each month.

Other programs are related to consumer education, health, legal aid and similar topics of interest to seniors.

The Daybrook Center presently is having monthly consumer education programs, conducted by Betty Pitrolo, a vocational technical school instructor. Ms. Gerard said other centers will soon have a similar series.

WEDNESDAY, Feb. 7

PARENTS WITHOUT PARTNERS, Chapter 460, will have a coffee and discussion session at 7:30 p.m. at the home of Augustine Culberson. Betty Pitrolo will be guest speaker. (2:7)

WEDNESDAY, March 14
MORGANTOWN SENIOR CITIZENS will have blood pressure checks at 11 a.m., a covered dish dinner followed by a program on insurance needs, and band practice at 2 p.m. (3:14)

Wills, estates are topics for Summers School meet

Wills and estate planning will be the topics of a group discussion to be held at 7 p.m. next Thursday at Summers School.

Leading the informal discussion will be local attorney, Sam Stone. Questions and comments from persons attending will be invited.

Betty Pitrolo is coordinator of the event, which is sponsored by the Monongalia County Vocational Technical Center's Adult Consumer Education Program.

Consumer aid series scheduled

The West Virginia University—Student Public Interest Research Group (WV—SPIRG) will host the first of a weekly "Series for Consumers," at 4 p.m. Wednesday in the Monongahela Room of the WVU Mountainlair.

According to Cindy Senda, consumer coordinator of WV-SPIRG, "Consumer decisions are unavoidable: whether we step for food, housing, clothes, or even services like health care.

"With the majority of incomes lagging behind inflation, consumers are hard pressed for ways to save. However, 'smart consumers' get the most out of their money. This requires knowledge of installment buying, budgeting and other rules of the game.

Elderly to get food-buying tips

Decker's Creek Area News
By Wanda Sine

The Decker's Creek Senior Citizens will meet Friday, May 18, at the Rock Forge Neighborhood House at 10:30 a.m. Betty Pitrolo will speak to the group about food buying.

The group will be making plans for a summer trip and other activities that they will be doing. A covered dish luncheon will follow the meeting and those having birthdays during the month will be honored.

The Seniors will have their blood pressure taken before going home at the Blood Pressure Clinic that is held at the Home. May is National Blood Pressure Month and the Blood Pressure Clinic is open at the Rock Forge Neighborhood House on Friday, May 18, from 12:30-2 p.m. This clinic is open to everyone, so here is an opportunity for one to have his blood pressure checked.

The Seniors will also visit the "Neighborhood Wardrobe" at the House which is opened from 1-4 p.m. All Seniors of the valley are invited to attend. Transportation is available by the Neighborhood House for those desiring it.

Mary Pugh is the president of the Seniors.

Host Families Needed

Families in the Creek Valley area are needed to host the annual Care-A-Van for this summer. The Care-A-Van is a back yard vacation church school which is sponsored by the Rock Forge Presbyterian Church and Neighborhood House.

A host family lets the school be held at its place for a week. Its job it two-fold: Making space available, a yard, garage, basement or porch for rainy days, and to invite the neighborhood children to attend.

The past four years that this Care-A-Van has been held it has always been well attended and several families of the area have participated in the program. It is staffed by summer workers who come to the Rock Forge Neighborhood House each summer from churches in other states. Also some of the local young people of the Valley help out.

If you would like to serve as a host family, call the House at 292-3286.

Well Child Clinic

A Well Child Clinic will be held at the Rock Forge Neighborhood House on Thursday, May 17, starting at 1 p.m. This is sponsored by the Monongalia County Health Department.

Immunizations are given and check-ups are given by a doctor. A toy library is opened at the House the same hours as the Clinic and while waiting, the children may play with the many toys at the library. Also toys may be loaned out up to a period to two weeks.

The toy library is under the auspicies of the Morgantown Public Library and volunteers from the Valley staff the library at the House.

JUNIORS SPONSOR THREE

Consumerism series begins Monday

"Consumer Rights and Responsibilities" will be the topic discussed by Ms. Judy Humphries, assistant prosecuting attorney for Monongalia County, from 5:30-8:30 p.m. next Monday at the Monongalia County Vocational-Technical Center. This is the first of three consumer programs to be held on consecutive Mondays.

The Morgantown Junior Woman's Club and the Monongalia County Vo-Tech Center are co-sponsoring these programs to better inform the public of the rights of the consumer.

Because there is no Better Business Bureau in the area, it is the responsibility of the office of the assistant prosecuting attorney to act as the spokesman for the consumer. Ms. Humphries listens to consumer grievances and directs consumers to the appropriate channel for legal action. She will explain how consumers can file a complaint if they feel they have been dealt with unfairly by a business.

The second talk in the series scheduled for July 16, will be entitled "Credit and Investment for Women" and on July 25, the subject of "Consumer Fraud and Deception" will be explored.

These programs are being coordinated by Mrs. Beth Thorne, an adult education teacher for the consumer education program, through the Vo-Tech Center, and chairman of the committee in support of the American free enterprise system for the Morgantown Junior Woman's Club.

The programs are free and open to the public. Refreshments will be served.

MONDAY, July 23
"CONSUMER FRAUD AND DECEPTION" will be discussed at this last consumer education program from 6:30 to 8:30 p.m. at the Vo-Tech Center. Program is sponsored by the county Vo-Tech Center and the Morgantown Junior Woman's Club. (7:23)

Rock Forge program offers nutrition advice

The guest speaker was Betty Pitrilo from the Monongalia County Vo-Tech Center. Ms. Pitrilo spoke about nutrition. She had two bags of groceries--one was of good nutritional foods and the other consisted of junk foods.

She showed the nutritional value of each item and also the price of each. She showed that junk foods cost twice as much as the other foods cost. Each person was asked to guess the price of the bag of groceries that contained the nutritional productions and the person guessing the nearest price was given the bag of groceries. This was a very interesting talk.

The Morgantown Juniors are planning a three-part series on consumerism, which will begin tomorrow night and continue July 16 and July 25 at the Vocational Technical Center. **Assistant Prosecuting Attorney Judy Humphreys** is the speaker for the first program, entitled "Consumer Rights and Responsibilities." It will be from 6:30-8:30 p.m. and is free and open to the public. "Credit and Investment for Women" and "Consumer Fraud and Deception" are the topics of the future programs. . . .

CANYON COMMUNITY NEWS

February 1979

A PERSONAL COMMENT...

The community would like to thank Ann Shannon and Frank Bono for their enthusiasm and help in Canyon. They are now back in school at WVU, where they will be graduating in May.

WOMEN'S CRAFTS

Ladies: The women's crafts group has not been meeting due to poor weather but will resume when it improves. Come to work on any craft project or just for an evening out. For information call Mrs. Rose Bates: 296-2027

CANYON CHILDREN'S CLINIC

The January Children's Clinic turned out to be a success in spite of the snow. We would like to commend those of you who braved the bad weather. There seems to be a rising interest in the clinic among the community. Hopefully, this will continue with the February clinic on Monday, Feb. 26. Those of you who would like to participate may obtain an appointment by contacting Sally Taylor at the Public Health Dept.: 599-0670

We would like to thank the volunteers who helped make the clinics so successful and welcome any new volunteers who would like to take part. If interested contact Brenda Snyder: 291-2466.

CONTEST

Anyone interested in creating a new design to be used as a letterhead for the Canyon Community News please bring your designs to the Church basement on Thursday from 1-4pm or see one of the community workers. The artist of the one chosen will receive a prize of $5. Share your creativity with the community and enter the contest!!

ANNOUNCEMENTS

*Sunday School Classes are held at Canyon Community Presbyterian Church every Sunday morning at 10:00. Bring the whole family!!

*Mrs. Betty Pitrolo is a coordinator of consumer programs for the Vocational Technical School. She has many informative presentations including: Budgeting, consumer fraud, energy conservation, wills and estate planning, insurance, food buying, comparison shopping and many more!

She would like to present a program to any interested group. She is willing to meet in a private home or in the church, depending upon the size of the group, and you decide the subject. For more information or to arrange a meeting please call Mrs. Pitrolo at 292-3361.

CANYON SENIOR CITIZENS

The January luncheon was a celebration of the first anniversary of the group. Those braving the ice and snow enjoyed a meal of home cooked delights. Mrs. Pitrolo presented a program of consumer information.

Also, good news was announced: The Canyon Seniors have been recognized by the County as the seventh Senior Citizen group to be organized, and is now eligible for a small amount of funding. Congradulations!!

NEWSLETTER

We hope to print more information about the people and events of Canyon and Cheat View Estates. If you have any personal, social, or community news to share please contact Mrs. Nichlow: 296-7368.

(over)

Outreach Adult Consumer Education **EDUCATION**
Betty Pitrolo - Coordinator and Teacher
Beth Throne - Part-time Teacher
Connie Blair - Part-time Teacher
Monongalia County Vocational Technical Center
1000 Mississippi Street
Morgantown, WV 26505
(304)292-3361

Objective: Teach consumer skills to individuals who may be unable or reluctant to attend structured programs in a classroom setting by bringing the program to the participants. The primary goal is to involve those in most desperate need of guidance in the market-place: the low-income; newly married; single parent; senior citizen; those on fixed incomes; etc.

Activities: Participants determine where the sessions will be held (homes, church, community building, school), the time of day, the duration of the program and the topics to be covered. Meetings are conducted in an informal manner; participants are welcome to bring their children (many can attend who would otherwise be excluded). Topics most frequently requested are:

1. Fraud and Schemes
2. Consumer Rights and Responsibilities
3. The Use of Credit
4. Food Buying - For Health and Economy
5. Insurance
6. Energy Conservation
7. Cost of Health Care
8. Warranties
9. Savings and Investments

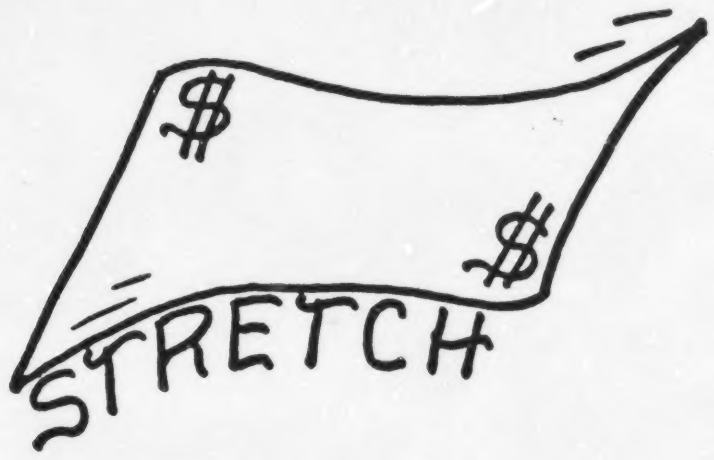
Business people have been most cooperative in their respective areas of expertise.

December 4, 1978

I look forward to being with you Thursday evening, December 7 at Summers School at 7:00. We will be discussing "The Use and Misuse of Credit". Please join us and bring a friend.

Betty Pitiolo
292-3361

DISCOVER HOW TO



THOSE DOLLARS

Monday, January 22 - 7:00 P.M.

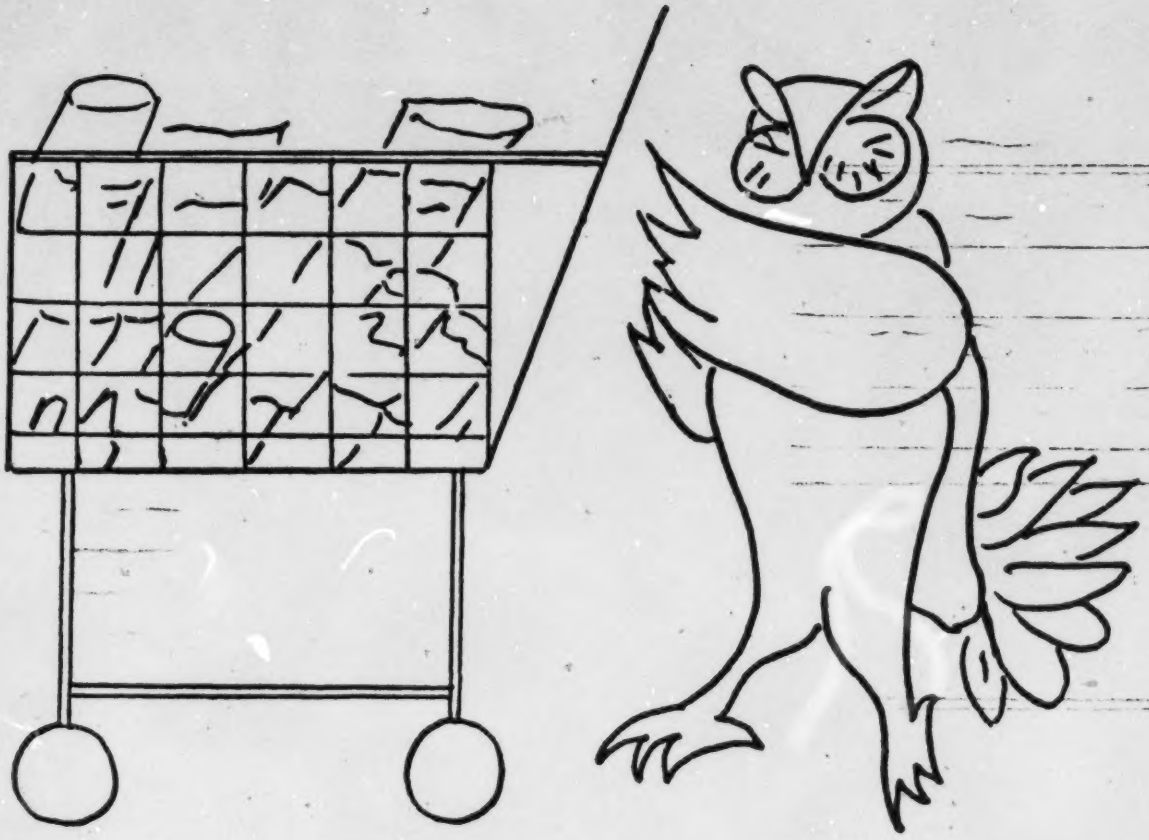
at

National Church of God
Fellowship Hall

Bring your friends, neighbors, relatives.
Session will be informal, so have your questions, answers and comments ready.
No charge - No obligation

Sponsored by:
Monongalia County Vocational Technical Cente
Adult Consumer Education Program
Group leader - Betty Pitrolo

292-3361



DO YOU SPEND YOUR FOOD $ WISELY ?

Please Join Us
Monday, March 19, 1979 - 7:00 P.M.
National Church of God - Fellowship Hall
to discuss
"Our Food Dollars"

27

Sponsored by:
Monongalia County Vocational Technical Center
Adult Consumer Education Program
Group Leader - Betty Pitrolo 292-3361

Know Your

Consumer Rights & Responsibilities

To be discussed

Warranties and guarantees
Frauds and schemes
Making consumer complaints
WV consumer protection laws

Everyone is welcome

National Church of God - Fellowship Hall

Monday, April 23, 1979 - 7:00P.M.

Sponsored by:
Monongalia County Vocational Technical Center
Consumer Education Program
Group leader - Betty Pitrolo

CONSUMER EDUCATION PROGRAM

Discussion Group: April 12

12:00 - 1:30 p.m.

Collegiate Room, Mountainlair

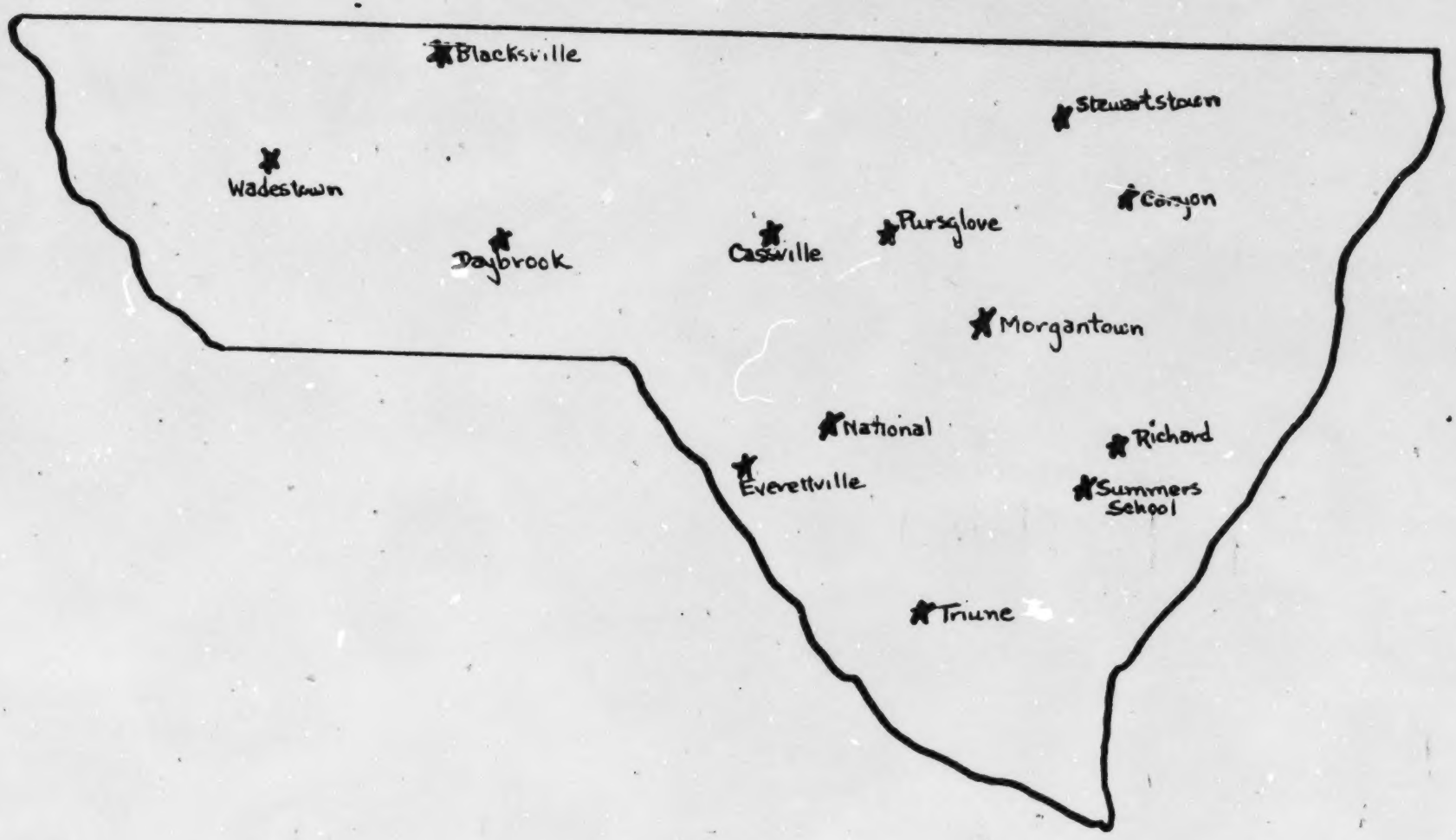
Want to
Capture more of those fleeing dollars?
Learn to be a careful consumer?

Presented by
Monongalia County Vocational Technical Center

SPONSORED BY:

Women's Information Center

MONONGALIA COUNTY



24

31

32

★ Group Locations

Check the subjects you would like to know more about. Please indicate as many as you desire.

_____ 1. The use of credit _____

_____ 2. Savings and investments _____

_____ 3. The food dollar _____

_____ 4. Installment buying _____

_____ 5. Buying insurance _____

_____ 6. Preparing for retirement _____

_____ 7. Funeral costs _____

_____ 8. Budgeting _____

_____ 9. Energy conservation _____

_____ 10. Home repairs _____

_____ 11. Renting - leases _____

_____ 12. Cost of health care _____

_____ 13. Wills _____

_____ 14. Social Security _____

_____ 15. Buying a dwelling - trailer, apartment, modulars, constructed one family home.

_____ 16. Renovation and care of clothing _____

_____ 17. Warranties and guarantees _____

_____ 18. Consumer rights and responsibilities

_____ 19. Purchasing furniture and appliances

_____ 20. Consumer fraud and deception

_____ 21. Advertising

Research Questions

1. Will adults who need skills in solving consumer problems avail themselves of the program?
2. Will basic attitudes and behavior of adults be changed by participation in a mini-course?
3. Can a reliable method of evaluation be developed to measure learning of adults with widely diverse abilities and backgrounds?
4. How can the results obtained from the research project be utilized to develop outreach programs throughout the State?

Behavorial Objectives for Consumer Program

Participants will be able to:

1. recognize and appreciate the uniqueness of individual values, goals, needs and wants.
2. comprehend the importance of each consumer and his responsibilities in the market economy.
3. use problem solving techniques in making consumer decisions.
4. analyze persuasive techniques used in the marketplace to influence consumers.
5. develop skill in comparative shopping.
6. evaluate the use and misuse of credit.
7. understand the value of financial planning.
8. know the laws that protect consumers and procedures for redress of complaints.
9. recognize the necessity of financial protection for the vicissitudes of life.

Consumer Credit

ead each sentence and check whether you agree, disagree or are not sure about ach one.

	I agree	I disagree	I don't know
1. The Credit Bureau can prevent a consumer from getting a credit card if this credit record is poor.			
2. If a credit card is stolen and used to purchase a T.V. set, the owner of the card must pay for the T.V.			
3. A wise consumer will buy everything on a "cash and 'carry" basis.			
4. State laws control the cost of loans, so it doesn't matter where you borrow.			
5. A car dealer can take back a car that has only two payments to be made to him, if the owner misses a payment.			

Consumer Choices - Budgeting

Read each sentence and check whether you agree, disagree or are not sure about each one.

	I agree	I disagree	I don't know
1. Budgeting is of no use to people on a low income.			
2. People with similar incomes will have the same lifestyle.			
3. Family money problems result from insufficient income; they will vanish if more money becomes available.			
4. The consumer has some control over the marketplace through the purchases he makes.			
5. The amount of money a person spends determines how well he lives.			

Frauds and Schemes

Read each sentence and check whether you agree, disagree or are not certain.

	I agree	I disagree	I don't know
1. Today people are too smart to be taken in by "con artists."			
2. The Federal Trade Commission and the Post Office Department have been very successful in eliminating most fraudulent schemes aimed at the consumer.			
3. Any ad. appearing in a national magazine or on TV is reliable.			
4. If you purchase a set of encyclopedias on time from a door-to-door salesman and change your mind after he leaves, you can cancel the order.			
5. Any unordered item received through the mail must either be returned or paid for.			

Food and Nurtition

Read each sentence and check whether you agree, disagree or are not sure about each one.

	I agree	I disagree	I don't know
1. To be well nourished and healthy a person must spend a great deal of money for food.			
2. Vitamin supplements are necessary for good health.			
3. Americans use about 30% of the world's food supply.			
4. Americans are the best nourished people in the world.			

Health Care

Read each statement and check whether you agree, disagree or are not certain.

	I agree	I disagree	I don't know
1. Individual health insurance policies are less expensive than group plans.			
2. To be sure of complete health insurance coverage it is wise to have several policies.			
3. To save cost always check into a hospital on Friday, if possible.			
4. Health care is expensive because people go to the doctor too much.			
5. One should be skeptical of mail order health insurance.			

Wills and Estate Planning

Read each statement and check whether you agree, disagree or are not certain.

	I agree	I disagree	I don't know
1. If a husband dies without a will all of his property goes to his wife.			
2. A marriage or divorce makes a will invalid.			
3. Anyone can see a will after it is probated.			
4. A will is only important for people with a great deal of money.			
5. A will must be in legal language and written in a special form.			

Consumer Rights and Responsibilities

Please read each sentence and check whether you agree, disagree or are not sure about each one.

	I agree	I disagree	I don't know
. Consumer complaints result in better service and products.			
. The rights of consumers are the oldest established rights in this country.			
. The small claims court permits a consumer to handle his own case without a lawyer.			
. West Virginia is one of the most advanced, progressive states where consumer rights are concerned.			
. Fraud and deceptive practices in the market place have been virtually eliminated due to the work of the Federal Trade Commission and concerned consumers.			

Warranties and Guarantees

Read each statement and check whether you agree, disagree or are not sure.

	I agree	I disagree	I don't know
1. Manufacturers are required to give a warranty with each product.			
2. A "warranty" and a "guarantee" mean the same thing.			
3. A person can be confident when buying a product with a "lifetime guarantee" or "unconditional guarantee."			
4. A buyer is protected by law that a product will perform as promised.			
5. Failure to send in registration card can cancel a warranty.			

uchers Name_____ 31

ADULT CONSUMER EDUCATION
CLASS REPORT

te of class_____

me and duration_____

cation of class_____

mber in attendance_____ Total_____ Female_____ Male_____

pic covered in class: Be explicit.

ocedure and activities used:

escription of group:
Age range, economic level, ethnic groups represented. (Give number of Blacks, Hispanics, etc....), details about general background of participants if information is available (occupations, special activities or interest of members.)

valuation:
Reaction of participants, requests for assistance with consumer problems, comments of participants, antedotes, etc....

dditional comments by teacher:

The High Cost of Food Processing

Item	Pkg. Size	Price	Price per pound
Fresh Potatoes - All purpose	10#	.68	.07
Food Club Sliced Canned Potatoes	1#	.33	.33
Top Frost Frozen French Fries	1# 8oz.	.79	.53
Heinz Deep Fries - Crinkled	2½#	1.29	.57
Ore Ida Frozen Tater Tots	1#	.59	.59
Hungry Jack Instant Mashed Potatoes	1#	.79	.79
Rus Ettes Frozen Potato Pancakes	12oz.	.67	.89
Keebler Potato Crisp - Cracker	9oz.	.89	1.58
Pringles Potato Chips	9oz.	.99	1.76
Wise Potato Chips	8oz.	.89	1.78
Food Club Potato Sticks	7oz.	.79	1.81
Snyder's 100% Natural Potato Chip	8oz.	.99	1.98
Croyden House Idaho Baked Potato Mix	4oz.	.53	2.01
Betty Crocker Sour Cream & Chive Potato Mix	4.75oz.	.69	2.32
Panni Potato Pancake Mix	6.8oz.	1.09	2.56
Rokeach Hav-A-Cup Instant Potato Soup	2½oz.	.49	3.13

Conclusion - The greater the processing, the higher the cost.

Greater the processing, the lower the nutritive value.

Giant Eagle - February 5, 1979

MONONGALIA COUNTY
VOCATIONAL TECHNICAL CENTER
1000 Mississippi Street
MORGANTOWN, WEST VIRGINIA 26505

April 5, 1979

Dear

Because the welfare of the senior citizens of Monongalia County is important to me, I felt compelled to compile the following information after hearing the sales presentation of Vernon Ricker, representative of AARP/Colonial Penn Insurance Company, on March 27, 1979 at the Morgantown Senior Center.

I'll be the first to admit that each individual has a right to select the health care coverage desired, but deception should not make an enlightened choice virtually impossible.

Please read what I have written and draw your own conclusions. We are well aware that the mail-order insurance companies are doing a booming business. They are also getting the endorsement of prominent individuals and national organizations in whom the senior citizens have abiding confidence. It would be a sad thing if this trust were misguided and many suffer needlessly as a consequence.

Sincerely,

Betty Pitrolo, Coordinator
Adult Consumer Education Program

BP/pk

Supplemental Health Insurance Report

Notes taken from Vernon Ricker's sales talk:

Two reasons the insurance is sold through the mail.

1. Better for people to have written word in front of them to give them time to read it at leisure.

2. The insurance company saves money because no salesman gets a commission.

Members of A.A.R.P. are eligible for the insurance regardless of health. There is no age limit for anyone over 65 years of age.

It is a supplemental plan to make up the difference between other insurance and the total bill.

A.A.R.P. policy makes up difference between medicare pays and full bill.

Most policies have a waiting period before claims can be filed. A.A.R.P. has the shortest - 3 months.

Types of policy available.

1. Indemnity plan - pays set amount directly to you, then you pay the bills.

2. In-hospital plan - doesn't pay the first week. Most popular one, quite inexpensive. $6.50/mo.

3. Extended hospital - little more expensive. $8.50/mo.

4. Day-one plan - $8.95/mo.

5. Service-type policy - mature care 65 - most expensive but best coverage.

What happens if you have a claim?

1. You must fill out a claim form.

2. Doctor fills out his part.

3. <u>You</u> mail it. Causes too much delay to leave it at the doctor's office.

Excerpts from A.A.R.P./Colonial Penn Insurance brochure.

> Pays you $15.00 a day ($105.00 a week) starting with the first day of <u>covered</u> hospital confinement...

As an AARP member you cannot be turned down for this important new insurance plan as long as you mail the Enrollment Form and first month's premium no later than the closing date for this current open enrollment period.

Is AARP an insurance company? No. It is a voluntary, non-profit association.

AARP is granted allowances (from Colonial Penn) aggregating approximately 4.9% of premiums collected under such contracts. AARP receives compensation from advertising affiliates of the insurer.

Excerpts from NRTA/Colonial Penn Insurance brochure:

Members age 50 and over cannot be turned down for enrollment.

Pays you $20.00 a day ($140 a week) starting with the 8th day of covered hospital confinement continuing through the 60th day.

Up to $16,010 for 371 days of hospital confinement. ($43. a day).

65 and over benefits are not paid for the first seven days of hospital confinement. (Do not pay the first $160. deductible in each service period, in other words.)

Hospitalizations beginning during the first 3 months of your coverage are not covered if they are caused by the same or a related condition for which you received medical treatment or advice during the 6 months immediately before coverage began.

NRTA is granted allowances aggregating approximately 4.9% of premiums collected....

Excerpts from Senior Citizens Group Insurance Trust/Union Fidelity Life Insurance Company.

Union Fidelity is the established, nationally known specialist in insurance for folks 65 and over. Their

service is among the very best in the industry - with most Medicare Supplement claims processed within 5 working days.

When your insurance certificate arrives it will be in force as of the effective date. So if you enter the hospital for a covered condition you will be immediately eligible for benefits.

Exclusions - Pre-existing conditions (any sickness or injury medically advised or treated or for which distinct symptoms were evident prior to your certificate's effective date) until after your certificate has been in force 6 months.

Does not supplement Medicare Part B.

Mr. Arthur Godfrey, a member of the Board of Directors with a financial interest in Union Fidelity Life Insurance Co.

Quotations from resource material on health care coverage:

Consumer Education for Families with Limited Incomes
Texas Tech University, College of Home Economics,
Lubbock, Texas. 1971

Insurance is often sold through the mail. Mail-order health insurance sold by high-pressure companies can be easily detected by the informed consumer. Such companies use certain tricks which can provide clues for detecting their limited protection. Some of the most frequently used phrases are "up to" and "as high as" when describing benefits, when only one of the several benefits is equal to the maximum figures. They also often advertise that no medical exam is required, or that the health of the insured person is not a factor. In actual fact, health is a factor. Failure to list illnesses and physical conditions may give the company an escape route later when the insured person claims benefits. (p.293-4)

Sylvia Porter's Money Book
Heart Corporation. 1976

What To Watch Out For in Mail-Order Health Insurance:

Not the best health care insurance.

Americans are now investing hundreds of millions of dollars each year in mail order health insurance- lured by aggressive advertising, no-strings-attached benefits, low monthly premiums.

One survey disclosed that companies which sell this insurance return only 40¢ of each premium dollar in the form of benefits compared with an average of close to 92¢ on group Blue Cross policies. (p.247)

There are no direct federal controls over mail-order health insurers and until recently most state regulatory insurance departments have been grossly understaffed and reluctant or unable to crack down on misleading ads that could conceal loop-holes or exaggerate benefits. (p.249)

Is there a deadline for applying? Often a "limited enrollment period" is advertised and this may create a sense of false urgency. The deadline also may serve to prevent you from making inquiries, since it may leave you only two or three days to enroll. (p.250)

Newsweek, December 11, 1978
"Scandal in Health Insurance for Aged"

Claude Pepper (D-Fla), 78 year-old chairman of House Select Committee on Aging, said the sale of health insurance as a supplement to medicare coverage has become a "national scandal." Soaring health-care costs are leaving more and more expenses not covered by medicare. Consequently, 15 million persons spend 4 billion dollars a year for insurance to supplement medicare. Sixty percent of those policies involve Blue-Cross - Blue-Shield and group plans, most of which return nearly 90 cents of the premium dollar to the insured.

1977 Argus Chart of Health Insurance
National Underwriter Company

Percentage of premium dollar returned in benefits.

Colonial Penn Life of Philadelphia - 65.2
Union Fidelity Life of Philadelphia - 46.8

The Billion $ Swindle: Frauds Against the Elderly
Amram M. Ducovny
Fleet Press Corporation, New York. 1969

> Economic pressures on older Americans are causing many to turn to mail-order health insurance offered by marginal companies which distort or omit facts in order to suggest that the policy gives more protection than it really does.
>
> Direct-mail insurers issue about $45 million a year to policy holders who pay comparatively small monthly premiums...Such protection unfortunately, frequently exists in the mind of the purchaser and not in the print of the policy. At the subcommittee hearing a representative of the Federal Trade Commission stated that complaints and investigation of misrepresentations and frauds have jumped dramatically in recent years. (p.160)
>
> The claims:
>
> > "We pay up to $525 for each surgical operation."
>
> The facts:
>
> > These imply that if a person has a surgical operation, he will receive up to the amount specified, depending on the cost of the operation. Actually, many policies provide that the full amount is payable only for one or two comparatively rare operations. The maximum amount payable for the average operation is one-fourth of the specified amount, or even less. (p.162)

The claims:

"No red tape - you don't have to join a group or be examined."

"No physical examination needed."

The facts:

> This implies full coverage without regard to the general health of the applicant, when the policy is issued. What the advertisements do not disclose is that the policy does not cover any loss traceable to a condition in existence at the time the policy was issued. (p.163)

> Wide opportunities for deception and confusion exist in sales of health insurance policies because buyers are usually dependent upon the good faith of the seller for accurate interpretation of provisions. (p.166)

One of the most controversial court cases now pending before the Superior Court in Washington, D.C., involves two non-profit organizations whose combined membership totals in excess of 10.5 million: The American Association of Retired Persons (AARP) and the National Retired Teachers Association (NRTA). Harriet Miller, former executive director of AARP and NRTA, charges that the two associations have been used as vehicles to shunt business to the Colonial Penn Group of Philadelphia, a company that sells insurance as well as travel packages, employment assistance and other services-and does very well at it.

According to the complaint, Leonard Davis, a founder and director of Colonial Penn and honorary president of both AARP and NRTA, "has become a multi-millionaire from the sale of insurance and other services to elderly people who are systematically misled into believing that the primary purpose of the Associations is the best interest of the elderly. The fact is that AARP was designed and created to be, and NRTA was turned into, a group for insurance purposes." Attorneys for Davis refuse to comment on the case beyond denying the charges.